



Order Filed on July 17, 2020
by Clerk
U.S. Bankruptcy Court
District of New Jersey

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UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY

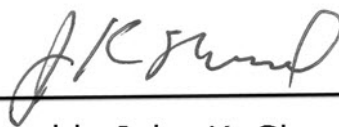
In re:	Chapter 13
Nicholas A Mitchell,	Case No. 18-35098-JKS
Debtor.	Judge: Hon. John K. Sherwood

ORDER APPROVING LOAN MODIFICATION AGREEMENT

The relief set forth on the following pages, number two (2) through three (3) is hereby

ORDERED

DATED: July 17, 2020



Honorable John K. Sherwood
United States Bankruptcy Court

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Debtor: Nicholas A Mitchell
Case No.: 18-35098-JKS
Caption of Order: **ORDER APPROVING LOAN MODIFICATION AGREEMENT**

THIS MATTER having been opened to the Court upon the Motion to Approve Loan Modification (the "Motion") filed by MTGLQ Investors, L.P. ("Movant") for an Order approving a Loan Modification Agreement and the Trustee and all parties who have filed a notice of appearance in the case having been given proper notice, and no objections having been filed, and it appearing that said loan modification is proper and in the best interest of the Debtor and the estate, and for good cause shown, it is hereby ordered that:

1. Movant's Motion is hereby granted and the Debtor is granted approval to enter into a permanent Loan Modification Agreement (attached to the Motion as part of Exhibit "A");
2. Movant's Mortgage secured by real property owned by the Debtor located at 268 Kipp Street 2F, Hackensack, New Jersey 07601-1066, dated July 31, 2006, in the original principal amount of \$330,000.00 is hereby modified in accordance with the terms set forth in the Loan Modification Agreement attached to the Motion as Exhibit "A;"
3. Upon receipt of an amended Proof of Claim, the Trustee may disburse the funds being reserved pursuant to this order to other creditors in accordance with the provisions of the confirmed plan;
4. If post-petition arrears are capitalized into the loan modification, Movant shall file an amended post-petition claim within thirty (30) days of the date of this Order. Upon receipt of an amended post-petition claim, the Trustee may disburse the funds being reserved pursuant to this order to other creditors in accordance with provisions of the confirmed plan;
5. Debtor shall file an Amended Schedule J and Modified Plan within twenty (20) days of this Order;
6. The Chapter 13 Trustee shall suspend disbursements to Movant pending completion of loan modification and all money that would otherwise be paid to Movant, be held until the arrearage portion of the claim is amended to zero, or the claim is withdrawn, or the

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Debtor: Nicholas A Mitchell
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Trustee is notified by the Movant that the modification was not consummated;

7. In the event the modification is not consummated, the Movant shall notify the Trustee and Debtor's attorney of same. Any money that was held by the Trustee pending completion of the modification shall then be paid to Movant;
8. Upon receipt of an amended Proof of Claim, the Trustee may disburse the funds being reserved pursuant to this order to other creditors in accordance with the provisions of the confirmed plan; and
9. Communication and/or negotiations between Debtor and mortgagees/mortgage servicers about loan modification shall not be deemed as violation of the automatic stay; and any such communication or negotiation shall not be used by either party against the other in any subsequent litigation.

Certificate of Notice Page 4 of 4

United States Bankruptcy Court
District of New JerseyIn re:
Nicholas A Mitchell
DebtorCase No. 18-35098-JKS
Chapter 13**CERTIFICATE OF NOTICE**

District/off: 0312-2

User: admin
Form ID: pdf903Page 1 of 1
Total Noticed: 1

Date Rcvd: Jul 17, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on
Jul 19, 2020.

db +Nicholas A Mitchell, 268 Kipp Street, Apt. 2F, Hackensack, NJ 07601-1066

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
NONE. TOTAL: 0

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jul 19, 2020

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILINGThe following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)
system on July 17, 2020 at the address(es) listed below:Denise E. Carlon on behalf of Creditor MTGLQ INVESTORS, L.P. dcarlon@kmlawgroup.com,
bkgroup@kmlawgroup.com
Joseph Andrew Kutschman, III on behalf of Creditor Pleasantview Condominium Association, Inc.
jkutschman@cutolobarros.com, ecourts@cutolobarros.com
Kevin Gordon McDonald on behalf of Creditor MTGLQ INVESTORS, L.P. kmcdonald@kmlawgroup.com,
bkgroup@kmlawgroup.com
Marie-Ann Greenberg magecf@magtrustee.com
Melissa N. Licker on behalf of Creditor MTGLQ Investors, L.P. as serviced by Shellpoint
Mortgage Servicing NJ_ECF_Notices@mccalla.com, mcallaecf@ecf.courtdrive.com
Phillip Andrew Raymond on behalf of Creditor MTGLQ Investors, L.P.
phillip.raymond@mccalla.com, mcallaecf@ecf.courtdrive.com
Robert P. Saltzman on behalf of Creditor Seterus, Inc., authorized subservicer for Federal
National Mortgage Association ("Fannie Mae"), a corporation organized and existing under the
laws of the United States of America dnj@pbslaw.org
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov
Vincent Commisa on behalf of Debtor Nicholas A Mitchell vcommisa@vdcclaw.com

TOTAL: 9